

ABSTRACT OF THE DISCLOSURE

An apparatus and method for providing marketing, advertising, or promotional, information along with an account bill, statement, or correspondence, including a memory device for storing at least one of account information, billing information, statement information, marketing information, advertising information, and promotional information, a processor for detecting the generation of a respective bill, statement, or correspondence, wherein the processor at least one of identifies and selects the materials to be provided with the respective bill, statement, or correspondence, and further wherein the processor generates the materials, and at least one of an output device, for outputting and a transmitter for transmitting the materials, to a communication device associated with an account holder.